Fill in this information to identify the case:						
Debtor 1	Marco Antonio Henry					
Debtor 2						
(Spouse, if filing)						
United States Bankruptcy Court for the: <u>Eastern</u> District of <u>Michigan</u> (State)						
Case number 16-51736-mlo						

### Official Form 410S1

## **Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See bankruptcy rule 3002.1

Name of creditor: Seterus, Inc., as authorized subservicer for

Court claim no. (if known): 11-1

Federal National Mortgage Association ("Fannie Mae"), a corporation organized and existing under the laws of the

United States of America

**Last four digits** of any number you use to identify the debtor's account:

7665

Date of payment change:

Must be at least 21 days after date 1

11/1/2018

of this notice

New total payment:

\$1,963.65

	<u></u>		Principal, interest, and escrow, if any	/
Part 1:	Escrow Account Payment A	djustment		
Will there be	e a change in the debtor's escrow a	ccount payment?		
□ No ☑ Yes	,		ent prepared in a form consistent with aps s not attached, explain why:	' '
	Current escrow payment:	\$611.22	New escrow payment:	\$690.51
Part 2:	Mortgage Payment Adjustm	ent		
Will the deb note?	tor's principal and interest payment	change based on an ac	ljustment to the interest rate in the debt	or's variable rate
	ach a copy of the rate change notice	e prepared in a form cor	sistent with applicable non-bankruptcy l	aw. If a notice is

New interest rate:

New principal and interest payment:

### Part 3: Other Payment Change

Current principal and interest payment:

Current interest rate:

Will there be a change in the debtor's mortgage payment for a reason not listed above?

\$1,273.14

☑ No

☐ Yes Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect)

Reason for change:

Current mortgage payment: \$1,884.36 New mortgage payment: \$1,963.65

Official Form 410S1 Notice of Mortgage Payment Change

Page 1

%

\$1,273.14

Marco Antonio Henry Debtor 1 Case number (if known) 16-51736-mlo First Name Middle Name Last Name

<del>-</del>							
The person co telephone nun		Notice must sign it.	Sign and print yo	ur name and your t	itle, if any, and st	tate your addres	ss and
Check the appro	opriate box						

 $\ensuremath{\square}$  I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Mi	chael P. Hogan				Date09/	14/2018
Print:	Michael P. H	logan Middle Name	P63074 Last name	Title	Bankruptcy Attorney	
Company	SCHNEIDER	RMAN & SHERM	IAN, P.C.			

23938 Research Drive, Suite 300

Farmington Hills, Michigan 48335 State Zip Code

Contact phone 248-539-7400 Email: mhogan@sspclegal.com

Sign Here

☐ I am the creditor

Part 4:

Address

### Disclaimer

Please note the "Present Payment" in the amount of \$1,816.03 referenced in the Escrow Account Disclosure Statement attached to this Notice of Mortgage Payment Change is the payment the Debtor is contractually due for under the terms of the mortgage. However, the Debtor's current post-petition payment amount prior to the payment change reflected in this notice is \$1,884.36 as set forth herein.

# UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF MICHIGAN

In The Matter of: Chapter 13

Case 16-51736-mlo Judge Oxholm

Marco Antonio Henry Elizabeth Arraiz-Henry

STATE OF MICHIGAN COUNTY OF OAKLAND

### PROOF OF SERVICE

I hereby certify that on the 14th day of September, 2018, I electronically filed the foregoing Notice of Mortgage Payment Change using the ECF system which will send notification of such filing to the following:

Brian J. Small
Tammy L. Terry
30150 Telegraph Rd.,
Buhl Building
Suite 444
535 Griswold
Bingham, MI 48025
Suite 2100

Detroit, MI 48226

And I hereby certify that I have mailed by United States Postal Service to the following non-ECF participants:

Marco Antonio Henry Elizabeth Arraiz-Henry 44036 Elm Drive Sterling Heights, MI 48313

I certify under penalty of perjury that the foregoing is true and correct.

/S/ Michael P. Hogan

Michael P. Hogan (P63074) mhogan@sspclegal.com

Attorney for Seterus, Inc., as authorized subservicer for Federal National Mortgage Association ("Fannie Mae"), a corporation organized and existing under the laws of the United States of America

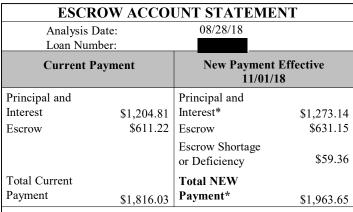
23938 Research Drive, Suite 300 Farmington Hills, Michigan 48335

248-539-7400





MARCO A HENRY c/o BRIAN J SMALL ATT AT LAW 30150 TELEGRAPH RD STE 444 BINGHAM FARMS MI 48025-4549



<sup>\*</sup> The principal and interest payments reflect the contractual amount due under the note, which can be modified with a mutually agreed upon payment plan. In addition, the new principal and interest payment and the total new payment may not reflect any changes due to interest rate adjustments. You will receive a separate notice for interest rate adjustments.

### NEW MORTGAGE PAYMENT NOTICE AND ESCROW ACCOUNT DISCLOSURE STATEMENT

Seterus, Inc. is the servicer of the above referenced loan. In accordance with federal guidelines, your escrow account is reviewed at least once a year to determine if sufficient funds are available to pay your taxes and/or insurance. Your escrow payment will be a minimum of the total anticipated disbursements divided by the number of scheduled installments due in the next 12 months. This payment will increase if you have a post-petition shortage and/or deficiency. This statement provides a history of actual escrow account activity and a projection of the escrow account activity for the next 12 months.

Our records indicate a petition for Bankruptcy was filed on August 24, 2016. Pursuant to that petition, we have filed a proof of claim with the Bankruptcy court. Any shortage and/or deficiency listed under the Proof of Claim section will be excluded from your future scheduled escrow payment as these amounts will be added to your pre-petition arrearage and collected in your bankruptcy plan payment.

ANTICIPATED DISE	BURSEMENTS	ESCROW ACCOU	UNT PROJECTIO	ONS FOR THE NE	XT 12 MONTH ESCRO	OW CYCLE		
November	2018	Anticipated Activity						
to October	2019	D D						
MORTGAGE INS	\$558.96		Payments to	Payments from	Description	Projected		
CITY	\$5,097.83		Escrow	Escrow	Description	Balance		
HAZARD INS	\$1,917.00	Beginning Balance**				\$1,065.11		
Total Disbursements	\$7,573.79	Post Petition Beg Bal*				\$1,719.14		
		Date						
		11/01/2018	631.15	46.58-	MORTGAGE INS	2,303.71		
		12/01/2018	631.15	46.58-	MORTGAGE INS	2,888.28		
Donlementary Eila		12/01/2018	0.00	168.52-	CITY	2,719.76		
Bankruptcy File		01/01/2019	631.15	46.58-	MORTGAGE INS	3,304.33		
Date	August 24, 2016	02/01/2019	631.15	46.58-	MORTGAGE INS	3,888.90		
		03/01/2019	631.15	46.58-	MORTGAGE INS	4,473.47		
Pre-Petition Escrow		04/01/2019	631.15	46.58-	MORTGAGE INS	5,058.04		
Shortage/Deficiency as	\$654.03	05/01/2019	631.15	46.58-	MORTGAGE INS	5,642.61		
of Analysis Date	ψ054.05	05/01/2019	0.00	1,917.00-	HAZARD INS	3,725.61		
of Allarysis Date		06/01/2019	631.15	46.58-	MORTGAGE INS	4,310.18		
		07/01/2019	631.15	46.58-	MORTGAGE INS	4,894.75		
		08/01/2019 08/01/2019	631.15 0.00	46.58- 4.929.31-	MORTGAGE INS CITY	5,479.32		
		09/01/2019	631.15	4,929.31-	MORTGAGE INS	550.01		
*** *** *** *** ***	m)	10/01/2019	631.15	46.58-	MORTGAGE INS	1,134.58 1,719.15		
*Post Petition Beg Bal = The					MORTOAGE INS	1,/19.13		
post-petition portion of	the escrow	Total	\$7,573.80	\$7,573.79-				
starting balance		Under federal law, your lowest monthly balance in the escrow account should not have exceeded \$1,262.30, or 1/6 of the total anticipated payments from your escrow account. Your lowest escrow balance was \$550.01.						

The escrow account has a pre-petition and post-petition shortage and/or deficiency. A deficiency, if applicable, is the amount of negative balance in the escrow account, which can occur when funds that have been paid from the escrow account exceed the funds paid to the escrow account. An escrow shortage occurs when the escrow balance is not enough to pay the estimated items and any additional reserve deposits that need to be paid during the next 12 months. The pre-petition shortage and/or deficiency is accounted for on the POC and will be collected as part of your pre-petition plan payment. The projected beginning balance of your escrow account is \$1,719.14. Your required beginning balance according to this analysis should be \$2431.43. This means you have a post-petition shortage and/or deficiency of \$712.29. For your convenience, we have spread this post-petition shortage and/or deficiency over the next 12 installments and included this amount in your escrow payment.

\*\*Beginning balance = Starting balance less any unpaid escrow disbursements

The Real Estate Settlement Procedures Act (RESPA) allows us to collect and maintain up to 1/6 of your total disbursements in your escrow account at all times, unless prohibited by state law. This cushion covers any potential increases in your tax and/or insurance disbursements. Cushion selected by servicer: \$1,262.30.

#### ESCROW ACCOUNT HISTORY

This is a statement of actual activity in your escrow account from November 2017 to October 2018. This history compares the projections from your last escrow analysis or initial disclosure and the actual activity in your account. If a prior escrow analysis was not conducted during this historical period, the projected escrow balance will be zero.

		AC	TUAL ESCRO	OW ACCOUN	ΓHISTORY				
	Payments to Escrow Payments from Escrow Description Escrow Balance								
	Projected	Actual	Projected	Actual		Projected	Actual		
Beginning									
Balance						\$2,253.41	\$2,151.46-		
Date									
11/01/17	586.63	0.00*	46.58-	46.58-	MORTGAGE INS	2,793.46	2,198.04-		
12/01/17	586.63	568.19*	46.58-	46.58-	MORTGAGE INS	3,333.51	1,676.43-		
12/01/17	0.00	0.00	165.07-	168.52-*	CITY	3,168.44	1,844.95-		
01/01/18	586.63	568.19*	46.58-	46.58-	MORTGAGE INS	3,708.49	1,323.34-		
02/01/18	586.63	568.19*	46.58-	46.58-	MORTGAGE INS	4,248.54	801.73-		
03/01/18	586.63	0.00*	46.58-	46.58-	MORTGAGE INS	4,788.59	848.31-		
04/01/18	586.63	1,704.57*	46.58-	46.58-	MORTGAGE INS	5,328.64	809.68		
05/01/18	586.63	611.22*	46.58-	46.58-	MORTGAGE INS	5,868.69	1,374.32		
05/01/18	0.00	0.00	1,788.00-	1,917.00-*	HAZARD INS	4,080.69	542.68-		
06/01/18	586.63	0.00*	46.58-	46.58-	MORTGAGE INS	4,620.74	589.26-		
07/01/18	586.63	0.00*	46.58-	46.58-	MORTGAGE INS	5,160.79	635.84-		
08/01/18	586.63	5,500.98*	46.58-	46.58-	MORTGAGE INS	5,700.84	4,818.56		
08/01/18	0.00	0.00	4,527.58-	4,929.31-*	CITY	1,173.26	110.75-		
09/01/18	586.63	0.00*	46.58-	0.00*	MORTGAGE INS	1,713.31	110.75-		
10/01/18	586.63	0.00*	46.58-	0.00	MORTGAGE INS	2,253.36	110.75-		
Total	\$7,039.56	\$9,521.34	\$7,039.61-	\$7,480.63-					

<sup>\*</sup> indicates a difference from a previous estimate either in the date or the amount.

NOTE - This analysis was prepared in advance of the escrow payment change date. Therefore, the projected beginning balance for the next 12 months estimates that you have paid all the required scheduled installments as shown in your actual account history and that all scheduled disbursements have been made from your escrow account.

THIS COMMUNICATION IS FROM A DEBT COLLECTOR AS WE SOMETIMES ACT AS A DEBT COLLECTOR. WE ARE ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. HOWEVER, IF YOU ARE IN BANKRUPTCY OR RECEIVED A BANKRUPTCY DISCHARGE OF THIS DEBT, THIS LETTER IS NOT AN ATTEMPT TO COLLECT THE DEBT. THIS NOTICE IS BEING FURNISHED FOR YOUR INFORMATION AND TO COMPLY WITH APPLICABLE LAWS AND REGULATIONS. IF YOU RECEIVE OR HAVE RECEIVED A DISCHARGE OF THIS DEBT THAT IS NOT REAFFIRMED IN A BANKRUPTCY PROCEEDING, YOU WILL NOT BE PERSONALLY RESPONSIBLE FOR THE DEBT. COLORADO: SEE <u>WWW.COAG.GOV/CAR</u> FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT. Seterus, Inc. maintains a local office at 355 Union Boulevard, Suite 250, Lakewood, CO 80228. The office's phone number is 888.738.5576. **NEW YORK CITY:** 1411669, 1411665, 1411662. **TENNESSEE:** This collection agency is licensed to do business at 14523 SW Millikan Way, Beaverton, OR 97005. 16-51736-mlo Doc 57 Filed 09/14/18 Entered 09/14/18 16:08:12 Page 6 of 6

<sup>\*\*</sup> indicates escrow payment made during a period where the loan was paid ahead.